

Smart Card Split Tender & Reversal Update:

What is Split Tender and Reversals Again?

- For Fruit & Vegetables Benefits (CVB) the cost of a single item can be paid for with both WIC and another form of tender.**
- On the occasion that the participant does not have enough other funds to cover the cost of a fruit or vegetable item already removed from the card, the retailer needs to be able to restore the benefit.**

Why Do We Want Split Tender?

- a.) Allows WIC customers to more readily use all of their benefits**
- b.) Less lane issues for participants-needing to put back an item if they go over CVB balance**
- c.) Greater sales potential for WIC retailers**
- d.) May be FNS Mandated**

What's Been Done?

- a.) Held Conference calls with WIC Authorities, FNS, Developers and Retailers.**
- b.) Prepared & Sent Proposal to FNS**
- c.) Received FNS Feedback**

What's in the Proposal?

- a.) Allow Split Tender for fruits & vegetables.**
- b.) No changes to claim or transaction files for split tender**
- c.) Allow reversal if other tender not available –
Single transaction if reversed-combination of
the off & back on**
- d.) Reversal must be in same transaction prior to
closing the transaction**
- e.) Reversals require another card insertion and
authentication.**

What's Next?

- a.) Modify Proposal including:**
 - i. Minor clarification & wordsmithing**
 - ii. Introduction of risks associated with reversals**
 - iii. Inclusion of some potential future reversal limitations to the cards.**
- b.) Resubmission of proposal**
- c.) Approval of proposal**
- d.) System Specification & Rule changes**
- e.) Changes to retailers' & authorities' systems**
- g.) Testing of changes**
- h.) Migration**